

Certificate Number: 02998-NJ-DE-035175778

Bankruptcy Case Number: 20-23167



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 13, 2020, at 10:59 o'clock AM EST, Emma L Garcia-Reyes completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 14, 2020 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor